



OPPOSING CUTS TO FEDERAL INVESTMENTS IN AFFORDABLE HOUSING

FISCAL YEAR 2026 ADVOCACY TOOLKIT

JULY 2025



NATIONAL LOW INCOME
HOUSING COALITION

Dear Advocates



Our collective advocacy makes a difference.

We have been through this before. Throughout his first term, President Donald Trump proposed significant cuts to HUD's budget, including cuts that would have resulted in [an estimated 200,000 households](#) losing the assistance they rely on to keep a roof over their heads. If enacted, these policies would have increased housing instability and homelessness among the nation's lowest-income families, seniors, people with disabilities, veterans, and other people.

Thanks to the hard work and tenacity of advocates around the country, who contacted their members of Congress and made their voices heard, these harmful proposals never became law. Our collective advocacy helped ensure members of Congress understood the impact these budget cuts would have on their communities and constituents; as a result, champions in Congress were instead able to successfully push for funding increases for vital programs.

Funding for federal affordable housing programs is once again under attack, and we must once again work together to protect these critical investments.

Congress must finalize a spending agreement for fiscal year 2026 by September 30. The President's partial budget request, released on May 2, 2025, foreshadows the Trump Administration will once again call for historic cuts to HUD's budget, including cutting rental assistance programs by 43%.

HUD programs help families pay rent, connect people experiencing homelessness to housing and services for long-term stability, and fund community projects that increase the supply of affordable, accessible housing. The drastic cuts proposed in the president's budget request will exacerbate the root causes of the nation's growing affordable housing and homelessness crises. At a time when rents are rising, evictions are increasing, and the number of people experiencing homelessness has reached unprecedented highs, our communities, neighbors, and families cannot afford more spending cuts to critical housing and homelessness investments.

This year will be challenging, but advocates are up for the task. We can – and must – keep up our advocacy.

At the same time, we cannot lose sight of the need to advance housing justice. While we work to block cuts and expand federal resources, we must also continue to build the political will for long-term solutions to ensure everyone has an affordable, accessible, quality home in communities of their choice.

The National Low Income Housing Coalition invites you to join our national [HoUSed campaign](#) to advance the anti-racist policies and the large-scale, sustained investments and reforms that move our nation towards universal, stable, and affordable homes for everyone. Together, we can make progress in ensuring rental assistance universally available, expanding and preserving the supply of homes affordable and available to the lowest-income renters, creating permanent resources to help renters in crisis, and strengthening and enforcing renter protections.

This toolkit includes all the resources you need to participate! We hope you will join us to urge Congress to oppose dramatic cuts to the federal investments our communities need to address the affordable housing and homelessness crisis.

Sincerely,

Renee Willis
President & CEO
National Low Income Housing Coalition

Oppose Dramatic Cuts to Federal Investments in Affordable Housing and Homelessness in FY26



Urge Congress to oppose cuts to federal investments in affordable housing and homelessness programs, and instead provide the highest level of funding possible in fiscal year (FY) 2026 to serve more households struggling to afford a roof over their head.

In its partial budget request for FY26, the Trump Administration proposed historic cuts to HUD's affordable housing and homelessness assistance programs. Overall, the proposal would slash HUD funding by 44%, including a \$26.7 billion cut to HUD's rental assistance programs – a 43% decrease from the previous fiscal year. The partial budget proposes changing HUD's rental assistance programs entirely, consolidating HUD's Housing Choice Voucher (HCV), Public Housing, Project-Based Rental Assistance (PBRA), Section 811 Housing for People with Disabilities, and Section 202 Housing for the Elderly programs into one State Rental Assistance Block Grant program and imposing a two-year time limit on receiving rental assistance for "able-bodied adults."

The administration's proposal would cut HUD's Homeless Assistance Grants (HAG) program by \$532 million, and consolidate the Continuum of Care (CoC) program and Housing Opportunities for Persons with AIDS (HOPWA) program into the Emergency Solutions Grant (ESG) program. As in the rental assistance proposal, people experiencing or at-risk of homelessness would only be able to receive assistance for two years.

The request also proposes eliminating the Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Indian Housing Block Grant-Competitive (IHBG-C), Native Hawaiian Housing Block Grant, Family Self-Sufficiency (FSS), Pathways to Removing Obstacles to Housing (PRO Housing), and the Fair Housing Initiatives (FHIP) programs.

For rural communities, the White House proposes an increase of \$74 million for the U.S. Department of Agriculture's (USDA's) Rental Assistance (RA) program, while slashing \$721 million from USDA's Rural Development program. The President also proposes eliminating the Low-Income Heating and Energy Assistance Program (LIHEAP), which helps low-income households afford their energy bills, including heating costs in the winter and cooling costs in the summer. The partial request outlines a proposal to reduce "non-disaster" Federal Emergency Management Agency (FEMA) grant programs by \$646 million, including eliminating the National Domestic Preparedness Consortium, and would eliminate FEMA's Shelter and Services Program.

The need for additional funding for the Emergency Housing Voucher program

In addition to the need for increased funding in FY26 to cover the cost of rental assistance renewals, Congress will need to provide funding to ensure the 59,000 households who receive an Emergency Housing Voucher (EHV) do not lose their assistance. The EHV program was created in the American Rescue Plan Act of 2021, which provided \$5 billion for new tenant-based rental assistance vouchers specifically targeted to people experiencing or at immediate risk of homelessness, including people escaping intimate partner violence or human trafficking. The EHV program mandates that public housing authorities (PHAs), which are responsible for administering the program, work with their local Continuums of Care (CoCs) to identify people and families at risk of or experiencing homelessness and connect them to an EHV, and

provides wrap-around services when needed for long-term housing stability.

The EHV program has been extremely successful, and currently helps 59,000 households – many families with young children, and people who have experienced chronic homelessness – find and maintain stable housing. While funding for the program was originally slated to last until 2030, the rapid increase in the cost of rent over the last four years has caused funding to run out much more quickly than expected. Unless additional funding is allocated by Congress, HUD estimates that funding for the program will likely run out in 2026, although the specific timeline varies by PHA.

Given the tremendous need for federal housing investments, our communities cannot afford to underfund or make dramatic cuts to critical housing and homelessness programs.

TAKE ACTION

Here are 4 ways advocates can take action:

1. **Organizations can [sign a national letter](#)** opposing cuts to federal housing investments, and in support of expanding resources.
2. **[Contact your members of Congress](#)** and educate them about the importance of federal affordable housing and homelessness investments and why cuts to these investments will harm your communities and neighbors. **Urge federal lawmakers to expand - not cut - investments in HUD programs in the FY26 spending bill, including NLIHC's top priorities:**
 - Full funding to renew all existing Housing Choice Voucher (HCV) contracts and funding to renew 59,000 Emergency Housing Vouchers (EHVs).
 - Increased funding for public housing operations and public housing capital needs.
 - \$4.922 billion for HUD's Homeless Assistance Grants (HAG) program.
 - \$20 million for the Eviction Protection Grant Program (EPGP).
 - At least \$1.3 billion for HUD's Tribal housing programs and \$150 million for competitive funds targeted to tribes with the greatest needs.

You can find data and information about what the affordable housing crisis looks like in your community [here](#). While data is helpful, sharing your story can help build a connection with lawmakers by finding shared values, and highlight the impact lawmakers' decisions have on individuals, families, and communities. Learn more about effective storytelling with NLIHC's resource, "[Storytelling Tips and Tricks](#)."

3. **Check out the "[Reject Housing Cuts and EHV Funding Cliff: Action Toolkit](#),"** developed in partnership with the Center on Budget and Policy Priorities, National Alliance to End Homelessness, and National Housing Law Project. The toolkit has talking points, resources, advocacy ideas and more, and will be updated as additional information and resources become available!
4. **Post on social media using #HandsOffHousing**, using NLIHC's sample social media messages on page 6 of this toolkit.

Background on FY25 and Underfunding HUD Programs

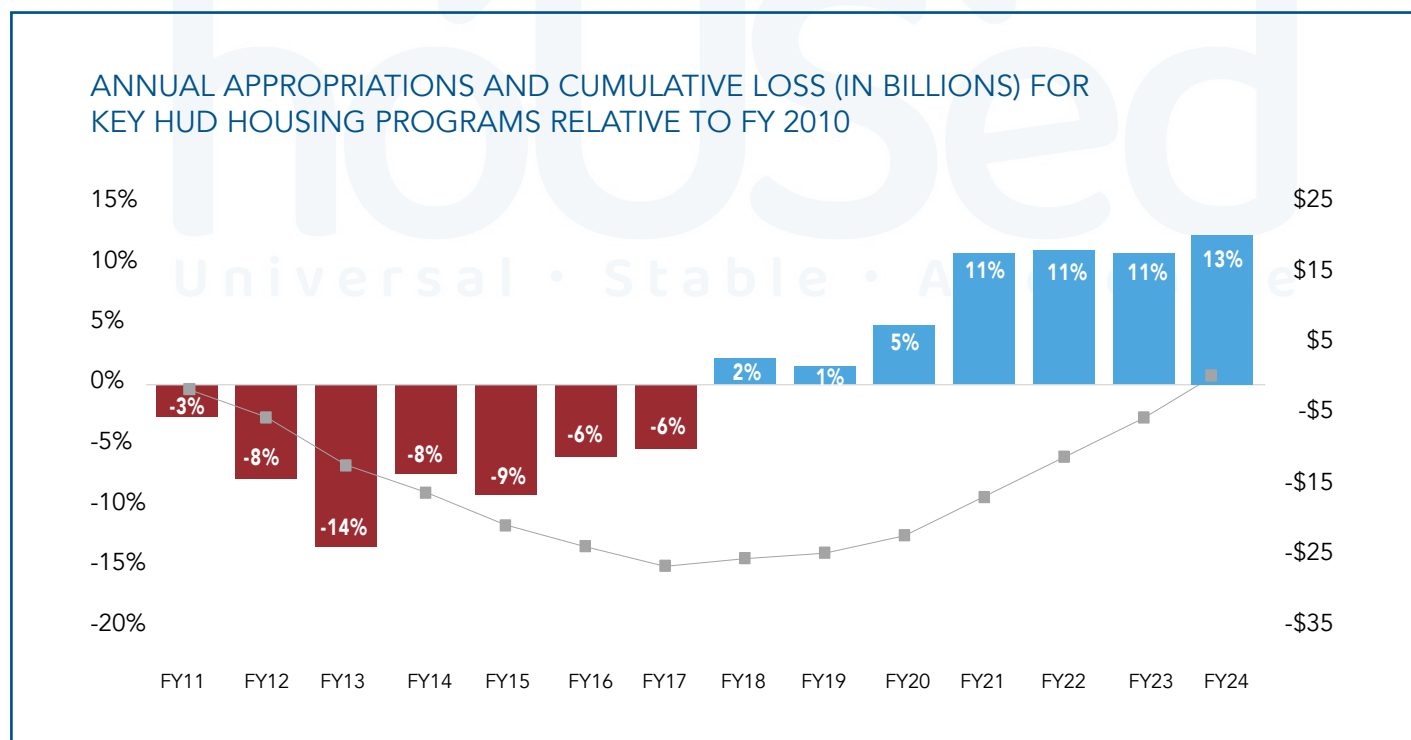
Congress passed and President Trump signed into law a year-long continuing resolution (CR) in March. A CR maintains funding from the previous fiscal year; while short-term CRs have become a common way to extend federal funding and give Congress more time to finalize a spending plan, [long-term CRs act as a cut to affordable housing and homelessness programs](#): because CRs maintain the previous fiscal year's level of funding – and because the cost of housing increases every year – flat funding acts as a cut,

reducing the number of people and communities served by HUD's vital affordable housing, homelessness, and community development programs.

Recognizing the importance of increased funding for rental assistance, Congress also provided funding increases for selected programs, including HUD's Housing Choice Voucher (HCV) program. Even with this increase, the final FY25 agreement underfunds the HCV program; over time, an estimated 32,000 HCVs will be lost through turnover. Additionally, flat funding for HUD's Homeless Assistance Grants (HAG) program will result in the loss of services for 18,500 people at risk of or experiencing homelessness.

Unfortunately, Congress has historically underfunded affordable housing and homelessness assistance programs. At current funding levels, only one in four renters who qualify receive federal housing assistance, leaving the remaining 75% of renters to struggle to afford the cost of housing. Increases in appropriations for HUD programs in previous years have barely made up for the cuts HUD programs faced under the Budget Control Act of 2011 (BCA), which placed caps on federal funding from FY11-FY17. As a result, key HUD programs endured seven consecutive years of budget cuts, relative to FY10. Cumulative appropriations during this period were \$28 billion less than they would have been if they remained at FY10 levels and adjusted only for inflation.

To begin addressing the affordable housing and homelessness crisis, Congress must ensure adequate annual appropriations for HCVs, public housing, homelessness assistance, and other key programs that invest federal resources where they will have the greatest impact - addressing the housing needs of people with the lowest incomes.



Threats by conservatives to dramatically cut spending could result in another lost decade, preventing our country from addressing the urgent housing needs of America's lowest-income and most marginalized renters and people experiencing homelessness.

For more information, see this [summary](#) of the BCA.

Given the tremendous need for federal housing investments, our nation cannot afford dramatic cuts to critical affordable housing and homelessness programs. Instead, Congress should fund these programs at the highest level possible to serve more households struggling to afford a roof over their head.

- **Everybody needs an affordable, accessible, quality place to call home**, where they don't have to choose between paying the rent and putting food on the table or paying for medications. Federal investments in affordable housing provide households with the resources they need to afford a roof over their head. Rather than cutting housing investments, we need to expand housing assistance to ensure it is universally available to every eligible household.
- **To end homelessness and housing poverty throughout the country, our nation must significantly expand - not slash - federal investments** that make homes affordable and accessible to people with the lowest incomes. Today, only one out of four households who qualify for housing assistance will get the help they need, leaving the other 75% of people to struggle affording the cost of rent.
- **Dramatic cuts to rental assistance programs would lead to more housing instability and homelessness** by not only forcing households waiting for assistance to wait even longer, but also pushing the people currently receiving assistance out of programs.
- **For a decade, our nation lost ground in addressing America's affordable housing and homelessness crisis because of the dramatic spending cuts required by Congress.** Our communities and neighbors are worse off because of these spending cuts.
- **Federal affordable housing investments lift millions of families out of poverty.** Without these investments, many more households would experience homelessness, live in substandard or overcrowded conditions, or struggle to pay rent and meet other basic needs.
- **Research has shown that when families have stable, decent, and accessible homes that they can afford, they are better able to find employment, achieve economic mobility, perform better in school, and maintain improved health.** Dramatic cuts to housing investments will harm health and education outcomes, leading to harmful consequences for generations.
- **We need federal investments in affordable housing more than ever to sustain our communities and help improve lives.** More families are struggling to make ends meet, rents are sky high, and homelessness is increasing in many communities.
- **Congress should NOT balance our nation's budget at the expense of our nation's lowest-income and most marginalized people** and families who are already struggling to get by.
- **HUD provides essential resources to help more than five million low-income seniors, people with disabilities, veterans, families with children, and others** afford safe, stable housing.
- **Federal housing investments reduce homelessness and housing instability**, support thriving communities, and encourage economic prosperity and growth.

Sample Social Media Messages



Use the hashtag #HandsOffHousing!

Tell Congress #HandsOffHousing! Cuts to rental and homelessness assistance hurt those with the greatest needs in our communities: low-income seniors, veterans, ppl with disabilities, and those experiencing homelessness. Contact your members of Congress here: <https://p2a.co/nliqghj>

Tell Congress they cannot balance the federal budget at the expense of our neighbors, families, and communities. Spending cuts will make the affordable housing and homelessness crisis worse. Contact your members of Congress here: <https://p2a.co/nliqghj> #HandsOffHousing

Help us spread the word! Cutting affordable housing and homelessness resources in the federal budget will hurt our neighbors and communities. Organizations can sign the national letter to Congress here: <https://p2a.co/2xztqvh> #HandsOffHousing

Federal investments in affordable housing help families, older adults, people with disabilities, and other neighbors with low incomes thrive by ensuring they have affordable, accessible homes. Instead of cutting vital housing resources, Congress should EXPAND housing assistance so that it is universally available to everyone in need! Contact your members of Congress here: <https://p2a.co/nliqghj> #HandsOffHousing

Cuts to HUD funding would put more people at risk of housing instability, eviction, and homelessness, and hurt those already struggling to make ends meet. Contact your members of Congress here: <https://p2a.co/nliqghj> and tell them #HandsOffHousing

Our communities are stronger when our neighbors have decent, affordable & accessible homes. Tell Congress #HandsOffHousing: lawmakers should be expanding- not cutting - federal investments affordable housing, homelessness, and community development resources! Contact your members of Congress: <https://p2a.co/nliqghj>

No one should be forced to make impossible choices between paying rent, putting food on the table, or accessing healthcare. Tell Congress to expand - not slash - federal investments in affordable housing to help more people make ends meet! <https://p2a.co/nliqghj> #HandsOffHousing

Only one out of four households who qualify for housing assistance get the help they need because Congress already underfunds affordable housing programs. Cutting these programs will kick even more people off assistance and increase housing insecurity and homelessness across the country. Tell Congress #HandsOffHousing: <https://p2a.co/nliqghj>

More families are struggling to make ends meet, rents are sky high, eviction filings are up, and homelessness has reached record levels. We need federal investments in affordable housing more than ever to improve our communities and help people thrive. Tell Congress #HandsOffHousing – we need more, not less, funding for affordable housing! <https://p2a.co/nliqghj>

Federal housing investments reduce homelessness and housing instability, support thriving communities, and encourage economic recovery and growth. Organizations can sign a national letter to Congress opposing dramatic cuts to affordable housing: <https://p2a.co/2xztqvh> #HandsOffHousing

When families have stable, decent, affordable and accessible homes, it's easier to find employment, achieve economic mobility, perform well in school, and improve health. Cuts to federal housing investments will not only increase housing instability, but will make it more difficult for families to achieve self-sufficiency and thrive. <https://p2a.co/nliqghj> #HandsOffHousing



Sample Op-Ed



At a time when more families are struggling to afford the cost of rent, more households are facing eviction, and more people are experiencing homelessness, the White House’s fiscal year (FY) 2026 budget request proposes slashing funding to HUD by 44%, including a cutting rental assistance by an astounding 43%, which would lead to an historic loss of housing assistance. If enacted, these cuts would cut a vital lifeline that people in our community rely on to keep a roof over their heads.

As the [title] of [organization], we strongly oppose any proposal to cut or underfund HUD’s vital programs. **[Talk about how your organization works to ensure people have a safe place to call home. How would proposed budget cuts impact your organization, and the programs and services it provides to members of the community?]**

Research from the National Low Income Housing Coalition found a national shortage of more than 7.1 million apartments that are affordable to our nation’s 11 million households with extremely low incomes. This means there are only 3 affordable, available rental homes for every 10 extremely low-income households. With few options, 75% of these households pay more than half of their limited income on rent. Because “the rent eats first,” as sociologist and author Matthew Desmond says, these families are forced to make impossible tradeoffs and skimp on groceries, medical care, and other basic needs to cover the cost of rent.

In worst cases, these families fall behind on rent and face eviction and homelessness. On a single night in 2024, over 771,480 people experienced homelessness – the highest level ever recorded, and an 18% increase from 2023. Moreover, there was a [39% increase](#) in the number of families with children experiencing homelessness, the largest single-year increase of any group. Despite the tremendous need, at current funding levels just one out of four families that are eligible for federal housing assistance receive the help they need because rental assistance and affordable housing programs have been chronically underfunded by Congress for decades.

And now, the Trump Administration is calling for cuts to the very programs that help people exit homelessness, families keep a roof over their heads, and communities develop and preserve affordable, accessible housing. Cuts to HUD programs hurt people with the lowest incomes, including seniors, people with disabilities, and families with children, the most. Our families, neighbors, and communities cannot afford more spending cuts to critical housing investments.

Congress cannot continue to try to balance the nation’s checkbook at the expense of people with the fewest resources. Instead, we should expand proven solutions to guarantee that everyone has a decent, accessible, affordable place to live. We can start by ensuring the federal budget provides funding for vital priorities, including preserving and expanding rental assistance; operating and making much needed repairs to Public Housing; addressing the urgent housing needs of Tribal communities; preventing evictions and homelessness; and ensuring people experiencing homelessness have the support needed to find and maintain stable, affordable housing.

In addition, we must continue building the political will to provide the long-term, large-scale, transformative investments required to end the nation’s affordable housing and homelessness crises. These policies include expanding rental assistance to every eligible household, building more affordable, accessible homes for people with the lowest incomes, creating permanent tools to help stabilize families in a crisis, and strengthening and enforcing renter protections. Congress must put the needs of people first, not make it harder for our neighbors who are already struggling.

Other Ways to Take Action



- **Schedule in-district meetings** with your members of Congress. Meeting with your senators and representatives while they are back home is a powerful way to build relationships and influence policy. Invite key stakeholders who share your priorities, and use the meeting to educate lawmakers and their staff about affordable housing challenges and the federal solutions needed in your community. Use NLIHC's [meeting request template](#) and [meeting tips](#) to help you prepare.
- **Invite members of Congress to tour** an affordable housing development or program that uses federal funding to serve people with the greatest needs. Site visits allow members of Congress to see the positive impact of housing investments first-hand. Lawmakers are often eager to meet constituents and see successful programs in action. Be sure to provide ample time for questions and to share about the housing needs in your community. Learn how to plan an effective [site visit or tour](#).
- **Amplify on social media** key housing and homelessness messages included in this toolkit. Use your platforms to shape the narrative and call for long-term solutions. Join the national conversation by sharing stories, data, and policy asks. When you meet with your members of Congress or host them for a tour, publicly thank them on social media to highlight their engagement and encourage continued support for housing solutions.
- **Share stories from people directly impacted** by homelessness and housing instability. Personal stories add emotional weight to your advocacy and help lawmakers see how their policy decisions impact real people. Learn how to tell [compelling stories](#).
- **Host a teach-in** to raise awareness and inspire action. Educate your community about the shortage of affordable homes and what can be done to address it. Use the event to share local data, elevate people's lived experiences, and offer clear ways for attendees to get involved. Learn how to host an effective [teach-in](#).
- **Host a film screening** in your community to spark conversation and action. Film screenings followed by a discussion are a powerful way to raise awareness about affordable housing and homelessness and inspire collective action. Use NLIHC's tips to start planning a [film screening](#).
- **Organize a rally or march.** A well-attended rally or a march can raise the profile of the housing affordability crisis, attract media attention, and show lawmakers that your community demands bold housing solutions. Use NLIHC's tips to start planning your [rally or march](#).

About NLIHC's HoUSed Campaign



NLIHC launched the HoUSed campaign to advance anti-racist policies and achieve the large-scale, sustained investments and reforms necessary to ensure that renters with the lowest incomes have affordable places to call home. More than ever, bold policies are needed to ensure that people with the lowest incomes and the most marginalized people have stable, affordable homes.

To achieve this vision, we must:

- Bridge the gap between incomes and housing costs by expanding rental assistance to every eligible household. Today, only [one in four](#) households eligible for rental assistance receives it. [Learn more](#) about how we can ensure rental assistance is universally available.
- Expand and preserve the supply of rental homes affordable and accessible to people with the lowest incomes. There is [no state or congressional district](#) in America with enough supply of affordable housing for families with the lowest incomes. [Learn more](#) about ways to build and preserve affordable homes.
- Prevent evictions and homelessness by providing emergency rental assistance to households in crisis. Millions of households are one financial shock away from economic hardship that could quickly spiral out of control. [Learn more](#) about how we can stabilize households during a crisis.
- Strengthen and enforce renter protections. The power imbalance between renters and landlords puts renters at risk of housing instability and homelessness. [Learn more](#) about how we can build power for renters.

Congress must use every opportunity to advance bold housing solutions that move our nation towards universal, stable, and affordable homes for everyone!

Stay up to date on campaign news and events at www.nlihc.org/housed.

For more information, contact NLIHC Senior Director of Policy Kim Johnson at outreach@nlihc.org.